

**GENERAL SERVICES ADMINISTRATION  
PUBLIC BUILDINGS SERVICE**

**LEASE AMENDMENT**

<p align="center"><b>LEASE AMENDMENT</b></p>	LEASE AMENDMENT No. 3
	TO LEASE NO. <b>GS-05P-LMN00186</b>
ADDRESS OF PREMISES:  <b>180 East 5th Street St. Paul, MN 55101-2672</b>	PDN Number: PS0047587

**THIS AMENDMENT** is made and entered into between **GRE 180 EAST FIFTH LLC**

whose address is: **101 Park Ave # 11, New York, NY, 10178-0002**

hereinafter called the Lessor, and the **UNITED STATES OF AMERICA**, hereinafter called the Government:

**WHEREAS**, the parties hereto desire to amend the above Lease in order to: (1) issue Notice to Proceed (NTP) on the revised construction proposal, (2) Set the commencement date of the Lease, (3) Incorporate 3 parking spaces into the Lease, (4) Incorporate 889b forms into the Lease.

NOW THEREFORE, these parties for good and valuable consideration, the receipt and sufficiency of which is hereby acknowledged, covenant and agree that the said Lease is amended, effective **August 25, 2020** as follows:

**THIS LEASE AMENDMENT CONSTITUTES NOTICE TO PROCEED (NTP) FOR:**

**Change Order #1 – Credit due to use of existing security hardware:** (b) (4)

**Previous Approved Costs:** (b) (4)

The Lessor's proposal to the Government for the **Department of Transportation Federal Highway St. Paul, MN** buildout as outlined in the Lessor's proposal submitted on **August 25, 2020** for (b) (4) is accepted by the Government. This proposal was deemed fair and reasonable on **August 25, 2020** in accordance with FAR 15.403-1(c)(1)). The Tenant Improvement Allowance (TIA) amount of (b) (4) will be amortized into the rent at a (b) (4) during the firm term of the Lease. The amount above the TIA of (b) (4) will be paid in a lump sum payment upon Occupancy. This Lease Amendment constitutes Notice to Proceed (NTP) as identified in Section 4.03 of the Lease.

*Should the tenant agency (DOT-FHWY) request changes, these change must be documented, cost proposals received, and the change order must be approved in writing by the GSA Lease Contracting Officer before the change can be made, since additional funds may be required before proceeding. The Lessor will not get reimbursed for any change order not approved by the Lease Contracting Officer.*

This Lease Amendment **contains {10}** pages.

All other terms and conditions  
IN WITNESS WHEREOF, the

ce and effect.  
s as of the below date.

**FOR THE LESSOR:**

(b) (6)

Name: Jonathan Kalikow  
 Title: Authorized Signer  
 Entity: GRE 180 East Fifth LLC  
 Date: 9/11/2020

**FOR THE GOVERNMENT:**

(b) (6)

Name: Dave Rauen  
 Title: Lease Contracting Officer  
 General Services Administration, Public Buildings Service  
 Date: 9/14/2020

**WITNESSED FOR THE LESSOR BY:** (b) (6)

Name: Matthew Jacobs  
 Title: Authorized witness  
 Date: 9/14/2020

**SECTION "LEASE TERM" ON THE COVER PAGE OF GSA FORM L100 AAAP IS DELETED IN ITS ENTIRETY AND REPLACED WITH THE FOLLOWING:**

*"To Have and To Hold the said Premises with its appurtenances for the term beginning upon acceptance of the Premises as required by this Lease and continuing for a period of*

*10 years, 5 years Firm,*

*subject to termination rights as may be hereinafter set forth. The commencement date of this Lease, along with any applicable termination rights, shall be September 1, 2020.*

*In Witness Whereof, the parties to this Lease evidence their agreement to all terms and conditions set forth herein by their signatures below, to be effective as of the date of delivery of the fully executed Lease to the Lessor."*

**PARAGRAPHS A OF SECTION 1.02 TITLED EXPRESS APPURTENANT RIGHTS (SEP 2013) OF GSA FORM L100 AAAP (10/17) IS DELETED IN ITS ENTIRETY AND REPLACED WITH THE FOLLOWING:**

A. Parking: **3** parking spaces reserved for the exclusive use of the Government, of which **3** shall be structured/inside parking spaces, and **0** shall be surface/outside parking spaces. In addition, the Lessor shall provide such additional parking spaces as required by the applicable code of the local government entity having jurisdiction over the Property.

**PARAGRAPHS A,B & C OF SECTION 1.03 TITLED RENT AND OTHER CONSIDERATION (AAAP VARIATION (OCT 2017)) OF GSA FORM L100 AAAP (10/17) IS DELETED IN ITS ENTIRETY AND REPLACED WITH THE FOLLOWING:****1.03 RENT AND OTHER CONSIDERATION (AAAP VARIATION (OCT 2017))**

A. The Government shall pay the Lessor annual rent, payable in monthly installments in arrears, at the following rates:

HELL ENT	(b) (4)	
OPERATING OSTs		
TENANT IMPROVEMENTS RENT		
ARKING		
TOTAL NNUAL ENT <sup>1</sup>		
FREE RENT <sup>1</sup>	INCLUDE ARKING ONTHLY FREE RENT AMOUNT IS	ND OT
	(b) (4)	

B. Parking shall be provided at a rate of (b) (4) per parking space per month (structured/inside), and (b) (4) per parking space per month (surface/outside).

C. The Lessor has offered free rent to the Government for the first (b) (4) months of the Lease. Therefore, (b) (4) months of the Lease shall be provided at no cost to the Government.

**ATTACHED EXHIBIT A TITLED 52.204-24 REPRESENTATION REGARDING CERTAIN TELECOMMUNICATIONS AND VIDEO SURVEILLANCE SERVICES OR EQUIPMENT (AUG 2020) AND ATTACHED EXHIBIT B TITLED 52.204-25 PROHIBITION ON CONTRACTING FOR CERTAIN TELECOMMUNICATIONS AND VIDEO SURVEILLANCE SERVICES OR EQUIPMENT (AUG 2020) ARE HEREBY MADE PART OF THE LEASE.**

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**Representation Regarding Certain Telecommunications and Video Surveillance Services or Equipment**

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*See instructions within the representation regarding whether or not completion of this form is required. If required, complete appropriate boxes, sign the form, and return form, along with any other required disclosure information, to LCO or his/her designee.*

*NOTE: The "Offeror," as used on this form, is the owner of the property offered, not an individual or agent representing the owner.*

**52.204-24 Representation Regarding Certain Telecommunications and Video Surveillance Services or Equipment (Aug 2020)**

**The Offeror shall not complete the representation at paragraph (d)(1) of this provision if the Offeror has represented that it "does not provide covered telecommunications equipment or services as a part of its offered products or services to the Government in the performance of any contract, subcontract, or other contractual instrument" in the provision at 52.204-26, Covered Telecommunications Equipment or Services—Representation, or in paragraph (v) of the provision at 52.212-3, Offeror Representations and Certifications-Commercial Items.**

(a) *Definitions.* As used in this provision-

*Backhaul, covered telecommunications equipment or services, critical technology, interconnection arrangements, reasonable inquiry, roaming, and substantial or essential component have the meanings provided in the clause 52.204-25, Prohibition on Contracting for Certain Telecommunications and Video Surveillance Services or Equipment.*

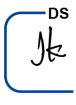

(b) *Prohibition.*

(1) Section 889(a)(1)(A) of the John S. McCain National Defense Authorization Act for Fiscal Year 2019 (Pub. L. 115-232) prohibits the head of an executive agency on or after August 13, 2019, from procuring or obtaining, or extending or renewing a contract to procure or obtain, any equipment, system, or service that uses covered telecommunications equipment or services as a substantial or essential component of any system, or as critical technology as part of any system. Nothing in the prohibition shall be construed to—

(i) Prohibit the head of an executive agency from procuring with an entity to provide a service that connects to the facilities of a third-party, such as backhaul, roaming, or interconnection arrangements; or

(ii) Cover telecommunications equipment that cannot route or redirect user data traffic or cannot permit visibility into any user data or packets that such equipment transmits or otherwise handles.

(2) Section 889(a)(1)(B) of the John S. McCain National Defense Authorization Act for Fiscal Year 2019 (Pub. L. 115-232) prohibits the head of an executive agency on or after August 13, 2020, from entering into a contract or extending or renewing a contract with an entity that

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uses any equipment, system, or service that uses covered telecommunications equipment or services as a substantial or essential component of any system, or as critical technology as part of any system. This prohibition applies to the use of covered telecommunications equipment or services, regardless of whether that use is in performance of work under a Federal contract. Nothing in the prohibition shall be construed to—

(i) Prohibit the head of an executive agency from procuring with an entity to provide a service that connects to the facilities of a third-party, such as backhaul, roaming, or interconnection arrangements; or

(ii) Cover telecommunications equipment that cannot route or redirect user data traffic or cannot permit visibility into any user data or packets that such equipment transmits or otherwise handles.

(c) *Procedures.* The Offeror shall review the list of excluded parties in the System for Award Management (SAM) (<https://www.sam.gov>) for entities excluded from receiving federal awards for “covered telecommunications equipment or services.”

(d) *Representations.* The Offeror represents that—

(1) It ☐ will, ☒ will not provide covered telecommunications equipment or services to the Government in the performance of any contract, subcontract or other contractual instrument resulting from this solicitation. The Offeror shall provide the additional disclosure information required at paragraph (e)(1) of this section if the Offeror responds “will” in paragraph (d)(1) of this section; and

(2) After conducting a reasonable inquiry, for purposes of this representation, the Offeror represents that—

It ☐ does, ☒ does not use covered telecommunications equipment or services, or use any equipment, system, or service that uses covered telecommunications equipment or services. The Offeror shall provide the additional disclosure information required at paragraph (e)(2) of this section if the Offeror responds “does” in paragraph (d)(2) of this section.

(e) *Disclosures.*

(1) Disclosure for the representation in paragraph (d)(1) of this provision. If the Offeror has responded “will” in the representation in paragraph (d)(1) of this provision, the Offeror shall provide the following information as part of the offer:

(i) For covered equipment—

(A) The entity that produced the covered telecommunications equipment (include entity name, unique entity identifier, CAGE code, and whether the entity was the original equipment manufacturer (OEM) or a distributor, if known);

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(B) A description of all covered telecommunications equipment offered (include brand; model number, such as OEM number, manufacturer part number, or wholesaler number; and item description, as applicable); and

(C) Explanation of the proposed use of covered telecommunications equipment and any factors relevant to determining if such use would be permissible under the prohibition in paragraph (b)(1) of this provision.

(ii) For covered services—

(A) If the service is related to item maintenance: A description of all covered telecommunications services offered (include on the item being maintained: Brand; model number, such as OEM number, manufacturer part number, or wholesaler number; and item description, as applicable); or

(B) If not associated with maintenance, the Product Service Code (PSC) of the service being provided; and explanation of the proposed use of covered telecommunications services and any factors relevant to determining if such use would be permissible under the prohibition in paragraph (b)(1) of this provision.

(2) Disclosure for the representation in paragraph (d)(2) of this provision. If the Offeror has responded “does” in the representation in paragraph (d)(2) of this provision, the Offeror shall provide the following information as part of the offer:

(i) For covered equipment—

(A) The entity that produced the covered telecommunications equipment (include entity name, unique entity identifier, CAGE code, and whether the entity was the OEM or a distributor, if known);

(B) A description of all covered telecommunications equipment offered (include brand; model number, such as OEM number, manufacturer part number, or wholesaler number; and item description, as applicable); and

(C) Explanation of the proposed use of covered telecommunications equipment and any factors relevant to determining if such use would be permissible under the prohibition in paragraph (b)(2) of this provision.

(ii) For covered services—

(A) If the service is related to item maintenance: A description of all covered telecommunications services offered (include on the item being maintained: Brand; model number, such as OEM number, manufacturer part number, or wholesaler number; and item description, as applicable); or

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(B) If not associated with maintenance, the PSC of the service being provided; and explanation of the proposed use of covered telecommunications services and any factors relevant to determining if such use would be permissible under the prohibition in paragraph (b)(2) of this provision.

OFFEROR OR LEGALLY AUTHORIZED REPRESENTATIVE	NAME, ADDRESS (INCLUDING ZIP CODE) Jonathan Kalikow  101 Park Ave 10178 1102 New York, NY 10178	TELEPHONE NUMBER  2129220222
	<div style="text-align: center;">(b) (6)</div> <hr/> <div style="text-align: center;">7CA0BDDBAF474BC...</div> Signature	<div style="text-align: center;">9/11/2020</div> <hr/> Date

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FAR 52.204-25

52.204-25 PROHIBITION ON CONTRACTING FOR CERTAIN TELECOMMUNICATIONS AND VIDEO SURVEILLANCE SERVICES OR EQUIPMENT (AUG 2020)

(a) Definitions. As used in this clause—

*Backhaul* means intermediate links between the core network, or backbone network, and the small subnetworks at the edge of the network (e.g., connecting cell phones/towers to the core telephone network). Backhaul can be wireless (e.g., microwave) or wired (e.g., fiber optic, coaxial cable, Ethernet).

*Covered foreign country* means The People's Republic of China.

*Covered telecommunications equipment or services* means –

(1) Telecommunications equipment produced by Huawei Technologies Company or ZTE Corporation (or any subsidiary or affiliate of such entities);

(2) For the purpose of public safety, security of Government facilities, physical security surveillance of critical infrastructure, and other national security purposes, video surveillance and telecommunications equipment produced by Hytera Communications Corporation, Hangzhou Hikvision Digital Technology Company, or Dahua Technology Company (or any subsidiary or affiliate of such entities);

(3) Telecommunications or video surveillance services provided by such entities or using such equipment; or

(4) Telecommunications or video surveillance equipment or services produced or provided by an entity that the Secretary of Defense, in consultation with the Director of National Intelligence or the Director of the Federal Bureau of Investigation, reasonably believes to be an entity owned or controlled by, or otherwise connected to, the government of a covered foreign country.

*Critical technology* means-

(1) Defense articles or defense services included on the United States Munitions List set forth in the International Traffic in Arms Regulations under subchapter M of chapter I of title 22, Code of Federal Regulations;

(2) Items included on the Commerce Control List set forth in Supplement No. 1 to part 774 of the Export Administration Regulations under subchapter C of chapter VII of title 15, Code of Federal Regulations, and controlled—

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(i) Pursuant to multilateral regimes, including for reasons relating to national security, chemical and biological weapons proliferation, nuclear nonproliferation, or missile technology; or

(ii) For reasons relating to regional stability or surreptitious listening;

(3) Specially designed and prepared nuclear equipment, parts and components, materials, software, and technology covered by part 810 of title 10, Code of Federal Regulations (relating to assistance to foreign atomic energy activities);

(4) Nuclear facilities, equipment, and material covered by part 110 of title 10, Code of Federal Regulations (relating to export and import of nuclear equipment and material);

(5) Select agents and toxins covered by part 331 of title 7, Code of Federal Regulations, part 121 of title 9 of such Code, or part 73 of title 42 of such Code; or

(6) Emerging and foundational technologies controlled pursuant to section 1758 of the Export Control Reform Act of 2018 (50 U.S.C. 4817).

*Interconnection arrangements* means arrangements governing the physical connection of two or more networks to allow the use of another's network to hand off traffic where it is ultimately delivered (e.g., connection of a customer of telephone provider A to a customer of telephone company B) or sharing data and other information resources.

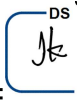

*Reasonable inquiry* means an inquiry designed to uncover any information in the entity's possession about the identity of the producer or provider of covered telecommunications equipment or services used by the entity that excludes the need to include an internal or third-party audit.

*Roaming* means cellular communications services (e.g., voice, video, data) received from a visited network when unable to connect to the facilities of the home network either because signal coverage is too weak or because traffic is too high.

*Substantial or essential component* means any component necessary for the proper function or performance of a piece of equipment, system, or service.

(b) Prohibition.

(1) Section 889(a)(1)(A) of the John S. McCain National Defense Authorization Act for Fiscal Year 2019 (Pub. L. 115-232) prohibits the head of an executive agency on or after August 13, 2019, from procuring or obtaining, or extending or renewing a contract to procure or obtain, any equipment, system, or service that uses covered telecommunications equipment or services as a substantial or essential component of any system, or as critical technology as part of any system. The Contractor is prohibited from providing to the Government any equipment, system, or service that uses covered telecommunications equipment or services as a substantial or essential component of any system, or as critical technology as part of any system, unless an exception at

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paragraph (c) of this clause applies or the covered telecommunication equipment or services are covered by a waiver described in FAR 4.2104.

(2) Section 889(a)(1)(B) of the John S. McCain National Defense Authorization Act for Fiscal Year 2019 (Pub. L. 115-232) prohibits the head of an executive agency on or after August 13, 2020, from entering into a contract, or extending or renewing a contract, with an entity that uses any equipment, system, or service that uses covered telecommunications equipment or services as a substantial or essential component of any system, or as critical technology as part of any system, unless an exception at paragraph (c) of this clause applies or the covered telecommunication equipment or services are covered by a waiver described in FAR 4.2104. This prohibition applies to the use of covered telecommunications equipment or services, regardless of whether that use is in performance of work under a Federal contract.

(c) Exceptions. This clause does not prohibit contractors from providing-

(1) A service that connects to the facilities of a third-party, such as backhaul, roaming, or interconnection arrangements; or

(2) Telecommunications equipment that cannot route or redirect user data traffic or permit visibility into any user data or packets that such equipment transmits or otherwise handles.

(d) Reporting requirement.

(1) In the event the Contractor identifies covered telecommunications equipment or services used as a substantial or essential component of any system, or as critical technology as part of any system, during contract performance, or the Contractor is notified of such by a subcontractor at any tier or by any other source, the Contractor shall report the information in paragraph (d)(2) of this clause to the Contracting Officer, unless elsewhere in this contract are established procedures for reporting the information; in the case of the Department of Defense, the Contractor shall report to the website at <https://dibnet.dod.mil>. For indefinite delivery contracts, the Contractor shall report to the Contracting Officer for the indefinite delivery contract and the Contracting Officer(s) for any affected order or, in the case of the Department of Defense, identify both the indefinite delivery contract and any affected orders in the report provided at <https://dibnet.dod.mil>.

(2) The Contractor shall report the following information pursuant to paragraph (d)(1) of this clause

(i) Within one business day from the date of such identification or notification: the contract number; the order number(s), if applicable; supplier name; supplier unique entity identifier (if known); supplier Commercial and Government Entity (CAGE) code (if known); brand; model number (original equipment manufacturer number, manufacturer part number, or wholesaler number); item description; and any readily available information about mitigation actions undertaken or recommended.

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(ii) Within 10 business days of submitting the information in paragraph (d)(2)(i) of this clause: any further available information about mitigation actions undertaken or recommended. In addition, the Contractor shall describe the efforts it undertook to prevent use or submission of covered telecommunications equipment or services, and any additional efforts that will be incorporated to prevent future use or submission of covered telecommunications equipment or services.

(e) Subcontracts. The Contractor shall insert the substance of this clause, including this paragraph (e) and excluding paragraph (b)(2), in all subcontracts and other contractual instruments, including subcontracts for the acquisition of commercial items.

(End of clause)

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## Certificate Of Completion

Envelope Id: C04129992E6344A58D4EFAD7B13B3A2D	Status: Completed
Subject: IMPORTANT RESPONSE REQUIRED: Lease_Amendment_3_DOT FHwy GS-05P-LMN00186 w Exhibits A_B-.pdf	
Source Envelope:	
Document Pages: 10	Signatures: 4
Certificate Pages: 4	Initials: 18
AutoNav: Enabled	Envelope Originator:
Envelope Stamping: Enabled	Dave Rauen
Time Zone: (UTC) Dublin, Edinburgh, Lisbon, London	1800F F St NW
	Washington DC, DC 20405
	david.rauen@gsa.gov
	IP Address: 159.142.146.1

## Record Tracking

Status: Original	Holder: Dave Rauen	Location: DocuSign
9/8/2020 2:26:58 PM	david.rauen@gsa.gov	
Security Appliance Status: Connected	Pool: FedRamp	
Storage Appliance Status: Connected	Pool: US General Services Administration	Location: DocuSign

## Signer Events

Signer Events	Signature	Timestamp
Jonathan Kalikow		Sent: 9/9/2020 5:27:28 PM
Jkalikow@gammare.com		Viewed: 9/11/2020 7:49:14 PM
Authorized Signer		Signed: 9/11/2020 7:50:21 PM
GRE 180 East Fifth LLC		
Security Level: Email, Account Authentication (None), Authentication	Signature Adoption: Pre-selected Style	
	Using IP Address: 69.125.211.175	


## Authentication Details

SMS Auth:

- Transaction: 65D1F9FDCBBC05049194F14CCF9ACE33
- Result: passed
- Vendor ID: TeleSign
- Type: SMSAuth
- Performed: 9/11/2020 7:48:59 PM
- Phone: +1 917-414-9807

## Electronic Record and Signature Disclosure:

Accepted: 9/11/2020 7:49:14 PM  
ID: 726c72f8-2b81-42f5-8c17-2cdb2698e5f9

Matthew Jacobs		Sent: 9/11/2020 7:50:26 PM
mjacobs@gammare.com		Viewed: 9/14/2020 1:22:25 PM
Authorized Witness		Signed: 9/14/2020 1:22:44 PM
Security Level: Email, Account Authentication (None), Authentication	Signature Adoption: Pre-selected Style	
	Using IP Address: 69.112.203.101	
	Signed using mobile	


## Authentication Details

SMS Auth:

- Transaction: 25D23241371C0904919713626B9A549B
- Result: passed
- Vendor ID: TeleSign
- Type: SMSAuth
- Performed: 9/14/2020 1:22:08 PM
- Phone: +1 917-740-2779

## Electronic Record and Signature Disclosure:

Accepted: 9/14/2020 1:22:25 PM  
ID: 29a09563-d46d-4448-b8d0-c452add5b6e7

Signer Events	Signature	Timestamp
Dave Rauen david.rauen@gsa.gov Lease Contracting Officer US General Services Administration Security Level: Email, Account Authentication (None)	 Signature Adoption: Pre-selected Style Using IP Address: 159.142.71.5	Sent: 9/14/2020 1:22:49 PM Viewed: 9/14/2020 2:00:27 PM Signed: 9/14/2020 2:01:28 PM

**Electronic Record and Signature Disclosure:**  
Not Offered via DocuSign

In Person Signer Events	Signature	Timestamp
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Editor Delivery Events	Status	Timestamp
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Agent Delivery Events	Status	Timestamp
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Intermediary Delivery Events	Status	Timestamp
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Certified Delivery Events	Status	Timestamp
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Nan Hynes Nan.Hynes@cbre.com Security Level: Email, Account Authentication (None)	 Using IP Address: 50.211.23.9	Sent: 9/8/2020 3:12:12 PM Resent: 9/9/2020 5:03:04 PM Viewed: 9/9/2020 5:27:28 PM
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**Electronic Record and Signature Disclosure:**  
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ID: 02658688-fc9b-42fd-8f55-3608844ec69a

Carbon Copy Events	Status	Timestamp
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LaTonya Jackson latonya.jackson@gsa.gov US General Services Administration Security Level: Email, Account Authentication (None)		Sent: 9/14/2020 2:01:34 PM
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**Electronic Record and Signature Disclosure:**  
Not Offered via DocuSign

Witness Events	Signature	Timestamp
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Notary Events	Signature	Timestamp
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Envelope Summary Events	Status	Timestamps
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Envelope Sent	Hashed/Encrypted	9/14/2020 2:01:34 PM
Certified Delivered	Security Checked	9/14/2020 2:01:34 PM
Completed	Security Checked	9/14/2020 2:01:34 PM

Payment Events	Status	Timestamps
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Electronic Record and Signature Disclosure
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## **ESIGN DISCLOSURES AND CONSENT**

It is required by law to provide you with certain disclosures and information about the products, services or accounts you may receive or access in connection with your relationship with us ('Required Information'). With your consent, we can deliver Required Information to you by a) displaying or delivering the Required Information electronically; and b) requesting that you print or download the Required Information and retain it for your records.

This notice contains important information that you are entitled to receive before you consent to electronic delivery of Required Information. Your consent also permits the general use of electronic records and electronic signatures in connection with the Required Information.

After you have read this information, if you agree to receive Required Information from us electronically, and if you agree to the general use of electronic records and electronic signatures in connection with our relationship, please click the 'I ACCEPT' button below.

### **Statement of electronic disclosures:**

You may request to receive Required Information on paper, but if you do not consent to electronic delivery of Required Information, we cannot proceed with the acceptance and processing to create a relationship with you in connection to the products, services or account.

If you consent to electronic delivery of Required Information, you may withdraw that consent at any time. However, if you withdraw your consent we will not be able to continue processing to create a relationship with you in connection to the products, services or account.

If you consent to electronic disclosures, that consent applies to all Required Information we give you or receive from you in connection with our relationship and the associated notices, disclosures, and other documents.

You agree to print out or download Required Information when we advise you to do so and keep it for your records. If you are unable to print or download any Required Information, you may call us and request paper copies. If you need to update your e-mail address or other contact information with us, you may do so by calling us and requesting the necessary updates.

If you wish to withdraw your consent to electronic disclosures, you may do so by calling us and requesting withdrawal of consent. After consenting to receive and deliver Required Information electronically, you may request a paper copy of the Required Information by calling us.

If you do not have the required software and/or hardware, or if you do not wish to use electronic records and signatures for any other reason, you can request paper copies of the Required Information to be sent to you by calling us.

Your consent does not mean that we must provide the Required Information electronically. We may to, at our option, deliver Required Information on paper. We may also require that certain communications from you be delivered to us on paper at a specified address.

**I have read the information about the use of electronic records, disclosures, notices, and e-mail, and consent to the use of electronic records for the delivery of Required Information in connection with our relationship. I have been able to view this information using my computer and software. I have an account with an internet service provider, and I am able to send e-mail and receive e-mail with hyperlinks to websites and attached files. I also consent to the use of electronic records and electronic signatures in place of written documents and handwritten signatures.**